

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: TEARETHA OWENS

Case No.: 09-44099

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2009, and was converted to chapter 13 on 02/22/2010.
- 2) This case was confirmed on 04/28/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/08/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/27/2010.
- 5) The case was completed on 12/05/2011.
- 6) Number of months from filing to the last payment: 21
- 7) Number of months case was pending: 26
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,100.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 8,030.00
Less amount refunded to debtor	\$ 480.48
<b>NET RECEIPTS</b>	<b>\$ 7,549.52</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,300.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 438.86
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 2,738.86**

Attorney fees paid and disclosed by debtor **\$ 1,200.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SAXON MORTGAGE SERVI	OTHER	NA	NA	NA	.00	.00
SAXON MORTGAGE SERVI	SECURED	95,000.00	.00	.00	.00	.00
SAXON MORTGAGE SERVI	UNSECURED	30,061.79	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	499.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	548.00	NA	NA	.00	.00
MANN EDWARD MD	UNSECURED	107.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	255.00	347.56	347.56	347.56	.00
JUNIPER BANK	UNSECURED	1,199.00	NA	NA	.00	.00
MERRICK BANK	UNSECURED	2,085.00	2,342.77	2,342.77	2,342.77	.00
PINNACLE SECURITY LL	UNSECURED	702.00	NA	NA	.00	.00
SOUTH CENTAL BANK &	UNSECURED	4,399.00	NA	NA	.00	.00
SOUTHWEST PHYSICIANS	UNSECURED	133.00	NA	NA	.00	.00
T-MOBILE/T-MOBILE US	UNSECURED	469.00	368.00	368.00	368.00	.00
JEFFERSON CAPITAL SY	UNSECURED	501.00	662.89	662.89	662.89	.00
PINNACLE SECURITY LL	OTHER	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	NA	.00	.00	.00	.00
CANDICA LLC	UNSECURED	NA	1,089.44	1,089.44	1,089.44	.00
US DEPT OF HUD	SECURED	NA	3,223.47	.00	.00	.00
US DEPT OF HUD	SECURED	NA	937.23	.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	.00	.00	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	4,810.66	4,810.66	.00

**Disbursements:**

Expenses of Administration	\$ 2,738.86	
Disbursements to Creditors	\$ 4,810.66	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,549.52

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.